

# What's New for Medicare in 2005



Senior Health Insurance  
Information Program

## Ask SHIIP

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Regional Program Manager

**Q:** How much are Medicare's co-pays and deductibles going up in 2005?

**A:** Medicare, like the rest of health care, is faced with increasing costs. For you this means higher co-pays, deductibles, and premiums. Here are the figures for 2005:

### MEDICARE PART A

Deductibles when admitted to:

#### Hospital:

Days 0 – 60     \$912  
Days 61- 90     \$228 per day  
Days 91-150     \$456 per day  
(lifetime reserve days that may only be used once)

#### Skilled Nursing Facility

Days 0- 20   no co-pay  
Days 21- 100   \$114 per day

### MEDICARE PART B

Premium: \$78.20

Deductible: \$110 annually

Note: starting in 2006 the Medicare Part B premium will be tied to your income. Those in a higher income bracket will pay a larger amount.

**Q:** What new services will Medicare be offering in 2005?

**A:** As part of the Medicare Modernization Act of 2003, the following two new preventive benefits will be available to all people with Medicare:

✓ Cardiovascular Screening Blood Tests: Talk to your doctor to see if you qualify for tests for cholesterol, lipid, and triglyceride levels.

✓ Diabetes Screening: A fasting Plasma Glucose Test will be covered for persons at risk for diabetes.

Beginning in 2005 Medicare will also cover a "Welcome to Medicare" Physical exam for anyone whose Medicare Part B begins on or after January 1, 2005. This physical must be performed during the first six months you have Medicare Part B.

Medicare already covers many preventive services. Have you taken full advantage of these covered services? This fall you should have received in the mail a copy of Medicare and You 2005. Pages 26 -28, and 43 describe these services.

Didn't get your book? Call 1-800-Medicare or visit [www.medicare.gov](http://www.medicare.gov) to order one today.

**Q:** When will the Medicare Prescription Drug Plans start?

**A:** The Medicare Prescription Drug Plans will not start until 2006, but during 2005 you will receive information regarding how these plans will work. You will have the opportunity to sign up for a plan before the end of 2005. Low-income individuals may sign up as early as the summer of 2005. Stay tuned to future columns to learn more.

**Important reminder:** If your annual income in 2004 is less than \$12,569 (or less than \$16,862 if you are married), you probably qualify for prescription assistance from Medicare and other sources. Signing up by the end of the year could mean an extra \$800 to help pay for your medications in 2005. Call a 1-800-Medicare or SHIIP at 1-800-452-4800 for more information.

Sources: Medicare & You 2004, [www.medicare.gov](http://www.medicare.gov)

Address your questions to:

#### Ask SHIIP

311 W. Washington Street  
Ste. 300  
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Or [www.in.us/idoi/shiip](http://www.in.us/idoi/shiip)  
1-800-452-4800

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.